COMMISSIONERS GET SCOLDINGS

When They Raise Rates to Meet Costs In War Time.

Columbus, Aug. 11.-Before ex hausting your symathy for those upon whom war prices have laid onerous burdens, save a modicum of it for the state's public utilities commission.

The law creating the commission gives it supervision over telephones,

water, gas and railroad companies. The law requires each public service corporation to lay before the commissioners the details of its business, and the state's expert in each particular line investigates to learn if any mis-statement is made.

The get-rich-quick mergers and stock-waterers are out of the business, because no service corporation may issue stocks or bonds, or mortgage any property or borrow any money on its note until the commission has approved the transaction, and fixed the price at which securities may be sold and the rate of interest which they shall bear.

No utility can buy, sell, merge of lease without the official O. K. of the commission; nor until the commission shall fix the rates to be charged after the merger.

The state utilities commission, after its experts have reported on the matter, can force any public service corporation to give satisfactory service or to extend its service in new

Troubles, No End.

But the war-time troubles of the commission come from none of these, They are from rates for gas and light and power fixed by city ordinances on a basis of pre-war costs of delivering service; rates perhaps ample when made, but at which it is impossible for a company now to give satisfactory service. This brings the public service corporations, nearly every one of them, to the public utilities commission appealing to have the city-council-made rates increased so that the corporation can escape bankruptcy; and they come with figures to show the necessity for more income to meet war wages and prices for material. If fixed for a definite period, and no appeal was taken, within 60 days, the commission can-not grant any relief. When old ordinances have expired,

the municipalities often refrain from passing new ones, knowing that the rates must be raised to meet the war prices; but content themselves with waiting until the utility has filed a schedule asking for an increase, when the municipal politicians usually appear to protest against "robbing of their people by a soulless corpora-tion," but they seldom produce any figures to show whether or not an increase is warranted.

The Day In Court.

When rates are protested the commission fixes a date for a public hearing, at which it sits as a court while the city solicitor tries both the corporation and the commissioners; if rates are raised, the "home town paper" usually takes a "whack" at the commission.

The commission has the power, under the law creating it, to abrogate a rate fixed by a municipal council if it be found to be unjust to either consumer or producer, when an appeal has been taken within 60 days from the passage of the ordinance. But advancing a rate for gas, or electricity or water, or telephone service in any city brings upon the commissioners abuse from the inhabitants and users of the service.

The thousands who have to pay the increased rate don't cuss the legislators who made the law; they don't cuss the Kaiser who made the war that doubled the cost of materials, they just cuss the commissioners. It reminds one of the old adage that the unsuccessful litigant always has one prerogative, that of "cussing the However, there are notable exceptions. Some municipalities have business officials who recognize the changed conditions, and who, when they are convinced that increases are necessary, accept the same in good grace and without criticism.

ELECTRIC RAILWAYS' EARNINGS

The public service commission of New York recently disclosed the fact that, as a result of inadequate rates of return on investment, not one-half of the electric railways outside of New York City were making enough to pay their fixed charges, while some were not even earning their pperating expenses.

Public utility commissioners have ore power over public service corrations than its officers- and don't have to please stockholders.

The serious difficulties of public service corporations are from the inerference of politicians and the pubic's whims.

It is more important to the public to have a service that is reliably ample than to have a service that is cheap,

Satisfactory service of heat, light and power can be had only when the rate is adequate.

To enforce a rate of contract which will wreck a service company must ering a public ca amity.

State of Ohlo, Insurance Department, Columbus, May 3, 1918.—I, W. H. Tomilison, Superintendent of Insurance of the State of Ohlo, do hereby certify that the

linson, Superintendent of Insurance of the State of Cohio, do hereby certify that the Fire Association of Philadelphia. In the State of Pennsylvania, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State on the capital stock plan its appropriate business of insuring property against loss or damage by fire, lightning and tornadoes, and insurance against loss or damage by water caused hybreakage or leakage of sprinklers, pumps tanks, water pipes and fixtures connected therewith, and insurance against loss be the theft of automobiles and accessories, and against damage thereto from this cause and making all kinds of insurance on goods and other property in course of transportation on land and water and on any vessel or boat, as prescribed in Section 9510, paragraph first and Section 9556, General Code of Ohio Its condition and husiness, on the thirty-first day of December, of the year next preceding the date hereof, is shown by its statement, required by law, to be as follows: Aggregate amount of available assets, \$1,2,16,631,59; aggregate amount of liabilities (except capital), including re-insurance, reserve, \$7,75,045,19; net assets, \$1,47,586,40; amount of income for the year in cash, \$5,564,279,60.

In witness whereof, I have hereunted in the date desired mount of expenditures for the year in cash, \$5,564,279,60.

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i witness whereof, I have hereunto scribed my name and caused my offiscal to be affixed, the day and year t above written, all W. H. Tomilnson, Supt. of Ins.

cial seal to be affixed, the day and year first above written. [Seal] W. H. Tomilnson, Supt. of Ins.

State of Ohio, Insurance Department. Columbus, May 9. 1918.—The Superintendent of Insurance of the State of Ohio. does hereby certify that the Fidelity-Phenix Fire Insurance Company located at New York. In the State of New York, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State its appropriate business of insuring property against loss or damage by fire lightning and tornadoes; and make insurance against loss or damage resulting from accident to property damage; and insurance and property damage; and insurance and property damage; and insurance and property damage; and insurance against loss or damage by water caused by the breakage of leakage of sprinklers, pumps, tanks, water pipes and fixtures connected therewith; and insurance against loss by the theft of automobiles and accessories and against damage thereto from this cause; and making all kinds of insurance on goods and other property in course of transportation on land and water and on any vessel or boat, as prescribed in Section 9510, paragraphs first and second, and Section 9556, General Code of Chio. Its condition and business, on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law, to be as follows: Aggregate amount of available assets, \$18,980,315,30; aggregate amount of including reinsurance, \$11,297,797,41; net assets, \$7,82,517,89; amount of actual paid-up capital, \$2,500,000,00; surplus, \$5,182,517,89; amount of expenditures for the year in cash, \$10,628,446,61; amount of expenditures for the year in cash, \$10,628,446,61; amount of expenditures for the year in cash, \$10,628,446,61; amount of expenditures for the year in cash, \$10,628,446,61; amount of expenditures for the year in cash, \$10,628,446,61; amount of expenditures for the year in cash, \$10,628,446,61; amount of expenditures fo

State of Ohio, Insurance Department, Columbus, May 14, 1918.—I. W. H. Tomlinson, Superintenden of Insurance of the State of Ohio, do hereby certify that Girard Fire & Marine Insurance Com-

cial seal to be affixed, the day and year first above written. [Seal] W. H. Tomilnson. Supt. of Ins. [State of Ohio, Insurance Department, Columbus, June 10, 1918.—The Superintendent of Insurance of the State of Ohio, does hereby certify that the Great American insurance Company, located at New York, in the State of New York, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State its appropriate business of insuring property against loss or damage by fire, lighting, hall and tornadoes; and by explosions from gas. dynamite, gun powder and other like explosions; make insurance against loss or damage resulting from accident to property, from cause other than fire or lightning, to-wit: Collision insurance and property damage; and insurance against loss or damage by water caused by the breakage or leakage of sprinklers, pumps, tanks, water pipes and fixtures connected therewith: and insurance against loss by the theft of automobiles and accessories and against damage thereto from this cause; and making all kinds of insurance on goods and other property in course of transportation on land and water and on any vessel or boat, as prescribed in Section 9510, paragraphs first and second, and Section 9556, General Code of Ohio. Its condition and business, on the thirty-first day of December of the year next-preceding the date hereof, is shown by its statement, required by law, to be as follows: Aggregate amount of available assets, \$23,454,989,22; aggregate amount of Insurance, \$12,927,269,91; net assets, \$10,527,719,31; amount of actual paid-up capital, \$2,000,000,00; surplus, \$8,527,719,31; amount of actual paid-up capital, \$2,000,000; surplus, \$

State of Ohio, Insurance Department, Columbus, June 18, 1918.—I, W. H. Tomlinson, Superintendent of Insurance of the State of Ohio, do hereby certify that the

the State of Ohio, do hereby certify that the

Great Eastern Casualty Company, located at New York, in the State of New York, has complied in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State, its appropriate business of making insurance on the health of individuals and against personal injury, disablement or death, resulting from traveling or general accidents by land and water; making insurance against loss or damage resulting from accident to property from cause other than fire or lightning, towit; Insurance against loss resulting from burglary, robbery or theft, and plate glass insurance, as prescribed in Section 9510, paragraph second, General Code of Ohio, lits condition and business on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law, to be as follows: Aggregate amount of available assets, \$1,308,404,27; aggregate amount of liabilities (except capital), including reinsurance, reserve, \$224,267.06; net assets, 584,187,21; amount of actual paid-up capital, \$350,000,00; surplus, \$234,137.21; amount of income for the year in cash, \$1,302,272.99; amount of expenditures for the year in cash, \$1,200,254.42.

In witness whereof, I have hereunto subscribed my name and caused my official seal to be affixed, the day and year first above written.

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witness whereof, I have hereunto scribed my name and caused my offiscal to be affixed, the day and year t above written.

al] W. H. Tomiinson, Supt. of Ins.

State of Ohlo, insurance Department, Jolumbus, June 7, 1918.—I. W. H. Tomilinson, Superintendent of Insurance of the State of Ohlo, do hereby certify that the Globe Insurance Company of Pennsylvania, located at Pittsburgh, in the State of Pennsylvania, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State on the capital stock plan its appropriate business of insuring property against loss or danmen by fire, lightning and tornadoes, as prescribed in Section 9510, paragraph first. General Code of Ohlo. Its condition and business on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law, to be as follows: Aggregate amount of available assets, \$158, 22, 77; amount of actual maid-up capital, \$200,000 00; surplus, \$258, 322, 77; amount of actual maid-up capital, \$200,000 00; surplus, \$258, 322, 77; amount of actual maid-up capital, \$200,000 00; surplus, \$258, 322, 77; amount of actual maid-up capital, \$200,000 00; surplus, \$258, 322, 77; amount of actual maid-up capital, \$200,000 00; surplus, \$258, 322, 77; amount of actual maid-up capital, \$200,000 00; surplus, \$258, 322, 77; amount of actual maid-up capital, \$200,000 00; surplus, \$258, 322, 77; amount of actual maid-up capital, and the series of the year in cash, \$504, 355, 86; amount of even in cash, \$504, 355, 86; amount of even in cash, \$504, 355, 362, 307, 300, 300, 300; amplies for the year in cash, \$60, 300, 300; amplies and the affived the day and year first above wiften.

Iscall W H Tomilason, Supt of Ins State of Ohlo, Insurance Department, Columbus, May 31, 1918,—I, W H, Tomi

first above welften

[Seall W H Temilisson, Supt of Ins

State of Obio, Insurance Department, Columbus, May 31, 1918.—I. W. H. Tomilisson, Superintendent of Insurance of the State of Obio, do hereby certify that the

Humboldt Fire Insurance Company, located at Pittsburgh, in the state of Pennsylvania, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State on the capital stock plan its appropriate business of insuring property against loss or damage by fire and lightning and tornadoes, as prescribed in Section 9510, paragraph first, General Code of Ohio. Its condition and business, on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law, to be as follows: Aggregate amount of available assets, \$1,50,616.04; aggregate amount of liabilities (except capital), including re-insurance, reserve, \$1,146,484.84; net assets, \$604,131.20; amount of actual paid-up capital, \$300,000.00; surplus, \$304,131.20; amount of actual paid-up capital, \$300,000.00; surplus, \$304,131.20; amount of expenditures for the year in cash, \$935,-406,21.

In witness whereof, I have hereunt on subscribed my name and caused my office.

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In witness whereof, I have hereunto subscribed my name and caused my official scal to be affixed, the day and year first above written.

[Seal] W. H. Tomlinson, Supt. of Ins

State of Ohio, Insurance Department, Co-lumbus, April 23, 1918.—I, W. H. Tom-linson, Superintendent of Insurance of the State of Ohio, do hereby certify that the

the State of Ohlo, do hereby certify that the Hanover Fire Insurance Company, located at New York, in the State of New York, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State on the capital stock plan its appropriate business of insuring property against loss or damage by fire and lightning and tornadoes, and making all kinds of insuring property against loss or damage by fire and lightning and tornadoes, and making all kinds of insurance on goods and other property in course of transportation on land and water and on any vesel or boat, as prescribed in Section 9510, paragraph first, General Code of Ohlo. Its condition and business, on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law, to be as follows: Agregate amount of available assets, \$5.543.575.74; aggregate amount of liabilities (except capital), including re-insurance, reserve, \$4.169.539.78; net assets, \$1.474.035.96; amount of actual paid-up capital, \$1.000.000.00; surplus, \$474.035.96; amount of expenditures for the year in cash, \$3.254.679.79.

In witness whereof, I have hereunto subscribed my name and caused my official seal to be affixed, the day and year first above written.

the State of Ohio, do hereby certify that the Girard Fire & Marine insurance Comgliant of the State of Pennsylvania, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State its appropriate business of insuring property against loss or damage yearload of the current year to transact in this State is appropriate business of insuring property against loss or damage yearload of the current year to transact in this State is appropriate business of insuring property against loss or damage yearload of the current year to transact in this State is sea to be affixed, the day and year ance against loss or damage presulting from accident to property, from cause other than fire or lighting, towards and accessories and gainst loss or damage presulting from accident to property in course of transportation on land and water and on any vessel or boat, as prescribed in Section 5556. General Code of Ohio. Its condition and business on the thirty-first day of December of the year next preceding the date herof, is shown by its statement, required by law, to be as follows: Aggregate amount of available liabilities (except capital). Including reliabilities (except

first above written, [Seal] W. H. Tomlinson, Supt. of Ins. State of Ohio. Insurance Department. Columbus. April 16, 1918.—1. W. H. Tomlinson, Superintendent of Insurance of the State of Ohio. do hereby certify that the Hartford Steam Bolier Inspection and insurance Company.

located at Hartford, in the State of Connecticut, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State its appropriate business of making insurance against loss or damage resulting from accident to property, from cause other than fire or lightning, to-wit: Steam bolier and flywheel accident, as prescribed in Section 9510, paragraph second, General Code of Ohio. Its condition and business, on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law, to be as follows: Aggregate amount of available assets, \$7,126,584.24; aggregate amount of liabilities (except capital), including re-insurance, reserve, \$3,470-789.38; net assets, \$3,655,794.86; amount of actual paid-up capital, \$2,000,000,00; surplus, \$1,655,794.86; amount of income for the year in cash, \$2,416,207.51; amount of expenditures for the year in cash, \$2,002,325.14.

In where the day and year first above written.
[Seal] W. H. Tomfinson, Supt. of Ins.

State of Ohio, Insurance Department, Co-lumbus, May 6 1918.—I, W. H. Tom-linson, Superintendent of Insurance of the State of Ohio, do hereby certify that the the State of Ohio, do hereby certify that the Hartford Live Stock Insurance Company, located at New York, in the State of New York, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State its appropriate business of making insurance on the lives of horses, cattle or other live stock against loss by death caused by accident, disease, fire or lightning, and against loss by theft and damage by accident, as prescribed in Section 5:10, paragraph third, General Code of Ohio Its condition and business, on the thirty-first day of December of the year text preceding the date hereof, is shown by its statement, required by law, to he as follows: Aggregate amount of available assets, \$282,596.37; amount of authorized capital, \$200,000.00; amount of actual paid-up capital, \$200,000.00; surplus, \$82,890.67; amount of actual paid-up capital, \$200,000.00; surplus, \$82,890.67; amount of expenditures for the year in cash, \$261,588.79; amount of expenditures for the year in cash, \$261,588.79; amount of expenditures for the year in cash, \$261,588.79; amount of expenditures for the year in cash, \$261,588.79; amount of expenditures for the year in cash, \$261,588.79; amount of expenditures for the year in cash, \$230,-600.00; surplus, \$82,890.67; amount of five penditures for the year in cash, \$230,-600.00; surplus, \$82,890.67; amount of five penditures for the year in cash, \$230,-600.00; surplus, \$82,890.67; amount of five penditures for the year in cash, \$230,-600.00; surplus, \$82,890.67; amount of five penditures for the year in cash, \$230,-600.00; surplus, \$82,890.67; amount of five penditures for the year in cash, \$230,-600.00; surplus, \$82,890.67; amount of five penditures for the year in cash, \$230,-600.00; surplus, \$230,-600.00; surplus,

State of Ohlo, Insurance Department, Columbus, May 3, 1918.—The Superintendent of Insurance of the State of Ohlo, does hereby certify that the
Insurance Company of North America.
located at Philadelphia, in the State of Pennaylvania, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State its appropriate business of insuring property against loss or damage by fire, lightning, hall and tornadoes; and by explosions from zas, dynamite, gun powder and other like explosions; make insurance against loss or damage resulting from accident to property from cause other than fire or lightning towit: Collision insurance and property damage; and insurance and property damage; and insurance against loss or damage by water caused by the breakage or leakage of sprinklers, pumps, tanks, water plues and fixtures connected therewith; and insurance against loss by the theft of automobiles and, accessories and against damage thereto from this cause; and making all kinds of insurance on goods and other property in course of transportation on land and water and on say yessel or boat, as prescribed in Section 9536, General Code of Ohlo. Its condition and business, on the thirty-first day of December of the year next nreceding the date hereof, is shown bit its statement, required by law, to be as follows: Aggregate amount of available passets, \$28,523,025,89; expressive amount of Pahillities (eyeant capital), including religious of the year in cash, \$21,108,782,32; amount of actual palid-up capital, \$4,000,000,00; surplus, \$5,000,000,000,000; amount of income for the year in cash, \$21,108,782,32; amount of expenditures for the year in cash, \$21,108,782,32; amount of expenditures for the year in cash, \$21,108,782,32; amount of expenditures for the year in cash, \$21,108,782,32; amount of expenditures for the year in cash, \$21,108,782,32; amount of expenditures for the year in cash, \$21,108,782,32; amount of expenditures for the year in cash, \$21,108,7

clal seal to be affixed, the day and vear flow show written. [Seal] W. H. Tomlinson, Supt. of Ins.

State of Ohio, Insurance Department, Columbus, June 6, 1918.—The Superintendent of the State of Ohio, does hereby certify that the Insurance Company of the State of Pennsylvania, located at Philadelphia, in the State of Pennsylvania, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State its appropriate business of insuring property against loss or damage by fire, lightning, hall and tornadoes; and by explosions from gas, dynamite, gun powder and other like explosions; make insurance against loss or damage resulting from accident to property, from cause other than fire or lightning, towit: Collision insurance and property damage; and insurance against loss or damage by water caused by the breakage or leakage of sprinklers, pumps, tanks, water pipes and fixtures connected therewith and insurance against loss by the theft of automobiles and accessories and against damage thereto from this cause; and making all kinds of insurance or goods and other property in course of transportation on land and water and on any vessel or boat, as prescribed in Section 9516, paragraphs first and second, and Section 9556, General Code of Ohio. Its condition and business, on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law, to be as follows: Aggregate amount of available assets, \$4,442,613.89; aggregate amount of liabilities (except capital), including reinsurance, \$3,215.876.35; net assets, \$1,-226,737.53; amount of income for the year in cash, \$2,574.104.65; amount of actual paid-up capital, \$1,000,000.00; surplus, \$226,737.53; amount of income for the year in cash, \$2,704.104.65; amount of ectual paid-up capital, \$1,000,000.00; surplus, \$226,737.53; amount of income for the year in cash, \$2,574.104.65; amount of expenditures for the year in cash, \$2,574.104.65; amount of ex

cial seal to be affixed, the day and year first above written.

[Seal] W. H. Tomilinson, Supt. of Ins.

State of Ohio, Insurance Department, Columbus, April 25, 1918.—I. W. H. Tomilinson, Superintendent of Insurance of the State of Ohio, do hereby certify that the London and Lancashier Fire Insurance Company (Ltd.).

[Jocated at Livernool, in the Kingdom of Great Britain, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State its ampropriate business of insuring property against loss or damage by fire lighting and tornadoes; and by evolutions from cas, dynamite, gun powder and other like explosions; make Insurance against loss or damage resulting from accident to property from cause other than fire or lightning, to-wit: Collision insurance and property damage; and insurance and property damage; and insurance against loss or damage by water caused by the breakage or leakage of sprinklers, pumps, tanks, water ploes and fixtures connected therewith; and insurance thereto from this cause; and making all kinds of insurance on goods and other property in course of transportation on land and water and on any vessel or hoad, as prescribed in Section 9510, puragraphs first and second, and Section 9556. Goneral Code of Ohio. Its condition and business, on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law to be as follows: Aggregate amount of available assets, \$5,842,473,81; aggregate amount of liabilities (except capital), including re-insurance, \$2,418,135,57; amount of expenditures for the year in cash, \$2,920,371,75.

In witness whereof, I have hereunto subscribed my name and caused my official seal to be affixed, the day and year first above written.

[Seal] W. H. Tomilinson, Supt. of Ins. wa written, W. H. Tomlinson, Supt. of Ins.

State of Ohlo, Insurance Department, Co-lumbus, April 22, 1918.—1, W. H. Tom-linson, Superintendent of Insurance of the State of Ohlo, do hereby certify that

the State of Ohlo, do hereby certify that the Lloyd's Plate Glass Insurance Company, located at New York City, in the State of New York, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State its appropriate business of making insurance against loss or damage resulting from accident to property, from cause other than fire or lightning, towit: Plate glass insurance, as prescribed in Section 9510, paragraph second, General Code of Ohlo. Its condition and business, on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law to be as follows: Aggregate amount of available assets, \$453,919.11: amount of actual paidup capital, \$250,000,00; surplus, \$213, 919.11; amount of income for the year in cash, \$706,671.05; amount of expenditures for the year in cash, \$704,509.13.

In witness whereof, I have hereunts subscribed my name and caused my official seal to be affixed, the day and year first above written. first above written. [Seall W. H. Tomlinson, Supt. of Ins.

Iseail W. H. Tomilinson, Supt. of Ins.

State of Ohio, Insurance Department, Columbus, May 25, 1918.—The Superintendent of Insurance of the State of Ohio, does hereby certify that the Michigan Fire & Marine Insurance

Company,
located at Detroit, in the State of Michigan, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State on the capital stock plan its appropriate business of insuring property against loss or damage by fire and lightning and tornadoes, and insurance against loss or damage by water-caused by breakage or leakage of sprinklers, pumps, tanks, water pipes and fixtures connected therewith, and making all kinds of insurance on goods and other property in course of transportation on land and water and on any vessel or boat, as prescribed in Section 3510, paragraph first, and Section 3510, paragraph first, and Section 3510, baragraph first, and Section 3510, baragraph with the statement, required by law, to be as follows: Aggregate amount of available assets, \$1,871,931,54; aggregate amount of liabilities (except capital), including re-insurance, reserve, \$1,071,739,45; net assets, \$50,192,09; amount of expenditures for the year in cash, \$1,089,006,06; amount of expenditures for the year in cash, \$871,452,61.

In witness whereof. I have hereunto subscribed my name and caused my official seal to be affixed, the day and year first above written.

[Seal] W. H. Tomlinson, Supt. of Ins.

The Mutual Benefit Life Insurance Company

OF NEWARK, NEW JERSEY
Over \$20,000,000 Paid Citizens of Ohio FRED'K FR FRED'K FRELINGHUYSEN, Pres

STATE OF OHIO, INSURANCE DEPARTMENT, Columbus, April 25, 1918. I, W. H. TOMLINSON, Superintendent of Insurance of the State of Ohio, do hereby certify that the

The Mutual Benefit Life Insurance Company, The Mutual Benefit Life Insurance Company, located at Newark, in the State of New Jersey, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State, its appropriate business of making insurance on the lives of persons, and insurance connected therewith and appertaining thereto, and granting, purchasing and disposing of annuities. Its condition and susiness on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law, to be as follows:

Aggregate amount of available assets.............\$219,515,476.22

Aggregate amount of liabilities (except capital). Including re-insurance, and special accumulations.. 219,515,476.22

Address L. D. DREWRY & CO., State Agents, Cincinnati, O.

State of Ohio, Insurance Department, Columbus, April 12, 1918.—I, W. H. Tom-linson, Superintendent of Insurance of the State of Ohio, do hereby certify that

linson, Superintendent of Insurance of the State of Ohio, do hereby certify that the

Maryland Casualty Company, located at Baltimore, in the State of Maryland, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State, its appropriate business of making insurance against loss or damage resulting from accident to property, from cause other than fire or lightning; guarantee the fidelity of persons holding places of public or private trust who are required to or, in their trust capacity, do receive, hold, control, dishurse public or private moneys or property; guarantee the performance of contracts other than insurance bonds and undertakings required or permitted in all actions or proceedings or by law allowed; make insurance to indemnify employers against loss or damage for personal injury or death resulting from accidents to persons other than employers and to indemnify persons and corporations other than employers and to indemnify persons and corporations other than employers and to indemnify persons and corporations other than employers and to indemnify persons and corporations other than employers and to indemnify persons and corporations other than employers and to indemnify persons and corporations other than employers and to indemnify persons and corporations other than employers against loss or damage for personal injury or death resulting from accidents to other persons or corporations, as prescribed in Section 9510, paragraph second, General Code of Ohio, Its condition and business, on the thirty-first day of December of the year next preceding the date bereof, is shown by its statement, required by law, to be as follows: Aggregate amount of available assets, \$3,041,564 11; amount of accidents and the section of income for the year in cash, \$10,467,246,29

In witness whereof, I have hereunto subscribed my name and caused my official seal to be affixed, the day and year first above written.

[Seal] W. H. Tomilinson, Su

Iseall' W. H. Tomilnson, Supt. of Ins.

State of Ohio, Insurance Department, Columbus, April 19, 1918.—The Superintendent of Insurance of the State of Ohio, does hereby certify that the Michigan Commercial insurance Company,
located at Lansing, in the State of Michigan, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State its appropriate business of insuring property against loss or damage by fire, lightning, and tornadoes; and by explosions from gas, dynamite, gun powder and other like explosions; make insurance against loss or damage resulting from accident to property, from cause other than fire or lightning, towit: Collision insurance and property damage; and insurance and property damage; and making all kinds of insurance on goods and other property in course of transportation on land and water and on any vessel or boat, as prescribed in Section 9510, paragraphs first and second, and Section 956. General Code of Ohio, its condition and business, on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law, to be as follows: Aggregate amount of actual paid-up capital, \$400,000.05; surplus, \$18,832.91.

In witness whereof, I have hereunto subscribed my name and caused my official seal to be affixed, the day and year first above written.

In witness whereof, I have hereunto subscribed my name and caused my official seal to be affixed, the day and year first above written.

[Seal] W. H. Tomlinson, Supt. of Ins.

State of Ohio Incurance Department Co-lumbus, April 29, 1918.—I. W. H. Tom-lusson, Superfictedent of Insurance of the State of Ohio, do hereby certify that

linson, Superintendent of Insurance of the State of Ohio, do hereby certify that the Liverpool and London and Globe Insurance Company, Ltd..

legated at Liverpool in England, United States broach, SO Williams street, New York, N. Y., has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transack in this State its appropriate husiness of insuring property against loss or domage by fire, lightning, ball and tornadoes: and by explesions from sag. dynamite, gun powder and other like explosions: make insurance against loss or demage resulting from accident to property from cause other than fire or lightning, towit: Collision insurance and property damage and insurance and property damage and insurance against loss or damage by water caused by the hreakage or leaks are of sprinklers, pumps, tanks, water places and fixtures connected therewith and insurance against loss by the thefi of automobiles and accessories and against damage therefor from this cause, and making all kinds of insurance are goods and other property in course of transportation on land and water and or any vessel or boat, as prescribed in Section 9556, General Code of Ohio Its condition and business on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law to be as follows: Agerceate amount of available agers, sid 155,08257; aggreente amount of liphilities (evecet capital), including re-insurance, \$11,471,20,04; net assets \$4,681,767,52; surming \$4,681,767,52; amount of evanultures for the year in cash, \$10,322,926,02.

In witness whereof, it shown by its statement, required by law to be as follows: Agerceate amount of available agers, sid 155,082,57; aggreente amount of income for the year in cash, \$10,828,-282,53; amount of evanultures for the year in cash, \$10,828,-282,53; amount of evanultures for the year in cash, \$10,828,-282,53; amount of evanultures for the year in cash, \$10,000; in the surface of Ohio, Insuranc

Iseall W. H. Tomilnson, Supt. of Ins.

State of Ohlo, Insurance Department, Columbus, June 19, 1918—I. W. H. Tomilnson, Superintendent of Insurance of the State of Ohlo, do hereby certify that the The Metropolitan Casualty Insurance Company of New York, in the State of New York, has compiled in all respects with the laws of this State, applicable to it and is authorized during the current year to transact in this State its appropriate husiness of making insurance on the health of individuals and against personal injury, disablement or death, resulting from traveling or general accidents by land and water; making insurance against loss or damage resulting from accident to property from cause other than fire or lightning, towit: Burglary and plate glass breakage, as prescribed in Section 9510, paragraph second, General Code of Chio. Its condition and business, on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law, to be as follows: Aggregate amount of available assets, \$942,651,92; aggregate amount of liabilities (except capital), including re-insurance, reserve, \$550,771,18; net assets, \$391,880,74; amount of expenditures for the year in cash, \$859,509,32.

In witness whereof, I have hereunto subscribed my name and caused my official seal to be affixed, the day and year first above written.

State of Ohio, Insurance Department, Columbus, May 25, 1918.—I. W. H. Tomlinson, Superintendent of Insurance of the State of Ohio, do hereby certify that the Millers National Insurance Company, located at Chicago, in the State of Illinois, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State, on the mutual plan, its appropriate business as authorized in its license and as prescribed in Section 9607-2, paragraph 1, 4, and 9607-19, General Code of Ohio. Its condition and business on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law, to be as follows: Total cash assets, \$2,824,168,19; net premium notes, \$4,622,078,69; aggregate available assets, \$7,446,246,88; aggregate ilabilities, including re-insurance, reserve, and contingent liability, \$5,928,154.70; surplus, \$1,-518,092,18; income for preceding year in cash, including \$318,946.79, assessments paid on premium notes and contingent liability, \$1,557,513.58; income for preceding year in notes and contingent liability subject to assessment, \$2,205,924,84; expenditures for preceding year in cash, \$1,340,364,46.

In witness whereof, I have hereunto subscribed my name and caused my official seal to be affixed, the day and year first above written.

[Seal] W. H. Tomlinson, Supt. of Ins.

State of Ohio, Insurance Department, Columbus, June 19, 1918, I. W. H.

first above written.

[Seal] W. H. Tomlinson, Supt. of Ins.

State of Ohio. Insurance Department, Columbus. June 19, 1918.—I. W. H. Tomlinson, Superintendent of Insurance of the State of Ohio, do hereby certify that the Mutual Life Insurance Company of New York, in the State of New York, located at New York, in the State of New York, has complied in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State its appropriate business of making insurance on the lives of persons, and insurance connected therewith and appertaining thereto, and against permanent physical disability, and granting, purchasing and disposing of annuities. Its condition and business on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law, to be as follows: Aggregate amount of available assets, \$534,574,277.37; aggregate amount of liabilities (except capital), including re-insurance, and special accumulations, \$534,574,277.37; amount of expenditures for the year, \$84,427,774.77.

In wincess whereof, I have hereunto subscribed my name and caused my office.

774.74.

In witness whereof, I have hereunto subscribed my name and caused my official seal to be affixed, the day and year first above written.

[Seal] W. H. Tomlinson, Supt. of Ins.

State of Ohio, Insurance Department, Co-himbus, May 22, 1918—I. W. H. Tom-linson, Superintendent of Insurance of the State of Ohio, do hereby certify that the Massachusetts Bonding & Insurance

State of Ohio, do hereby certify that the Massachusetts Bonding & Insurance Company, located at Boston, in the State of Massachusetts, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State, its appropriate business of making insurance on the health of individuals and against personal injury, disablement or death resulting rfom traveling or general accidents by land and water; making insurance against loss or damage resulting from accident to property, from cause other than fire or lightning; guarantee the fidelity of persons holding places of public or private trust who are required to or, in their trust capacity do receive, hold control disburse public or private moneys or property; guarantee the performance of contracts other than insurance policies, and evecute and guarantee bonds and undertakings required or permitted in all actions or proceedings or by law allowed; make insurance to indemnify employers against loss or damage for personal injury or death resulting from accidents to persona internet proposed in the maployers against loss or damage for personal injury or death resulting from accidents to personal injury or death resulting from accidents to personal injury or death resulting from personal injury or death resulting from accidents to personal injury or death resulting from accidents to personal injury or death resulting from accidents to personal injury or death resulting from accidents for personal injury or death resulting from accidents to personal injury or death resulting from accidents persons other than employes and to indemnify persons and corporations other than employers against loss or damage for personal intury or death resulting from accidents to other persons or corporations, as prescribed in Section 9:10, paragraph second, General Code of Onio. Its condition and business, on the thirty-first day of December of the very next preceding the date hereof, is shown by its statement, required by law, to be as follows: Aggregate amount of available assets, \$5.005,254.95; aggregate amount of liabilities (except capital), including rensurance, reserve, \$3,134,145.55; net assets, \$1.871,108.49; amount of actual paid un capital, \$1.500,000.00; surplus, \$371,-108.49; amount of income for the year in cash, \$4,961,610.98; amount of expenditures for the year in cash, \$4,710,813.47.

In witness whereof, I have hereunto subscribed my name and caused my official seal to be affixed, the day and year first above written.

[Scall W. H. Tomlinson, Supt. of Ins.

first above written.

[Seal] W. H. Tomlinson, Supt. of Ins.

State of Ohio, Insurance Department, Columbus, May 23, 1918.—I, W. H. Tomlinson, Superintendent of Insurance of the State of Ohio, do hereby certify that the Metropolitan Life Insurance Company, located at New York, in the State of New York, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State its appropriate business of making insurance on the lives of or against accidents to persons, or sickness, temporary or permanent physical disability and insurance connected therewith and appertaining thereto, and granting, purchasing and disposing of annuities. Its condition and business on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law, to he as follows: aggregate amount of liabilities (except capital), including re-insurance, and special accumulations, \$672,967,290.81; general surplus on policyholders' account, \$31,527,458.50; amount of income for the year, \$193,691,915.60; amount of expenditures for the year, \$95,585,232.98.

In witness whereof, I have hereunto subscribed my name and caused my official seal to be affixed, the day and year first above written.

[Seal] W. H. Tomlinson, Supt. of Ins.

State of Chio, Insurance Denartment, Columbus, May 22, 1918.—I. W. H. Tomlinson, Superintendent of Insurance of the State of Chio, do hereby certify that the Northwestern Mutual Life Insurance of Company, located at Milwaukee, in the State of Wisconsin, has compiled in all respects with the laws of this State, applicable to it, and is authorized during the current year to transact in this State its appropriate business of making insurance on the lives of persons, and insurance connected therewith and appertaining thereto, and against temporary or permanent physical disability, and granting, purchasing and disposing of annuities. Its condition and business on the thirty-first day of December of the year next preceding the date hereof, is shown by its statement, required by law, to be as follows: Aggregate amount of available assets, \$398,729,177.82; aggregate amount of liabilities (excent capital), including re-insurance, and special accumulations, \$374,005,562,04; general surplus on nolley-holders' account, \$19,723,615.78; amount of income for the year, \$75,493,705.51; amount of expenditures for the year, \$52,949,388.43.

In witness whereof, I have hersunton supportibled my name and caused my offi-

152,949,288,43.

In witness whereof. I have hereunto subscribed my name and caused my official seal to be affixed, the day and year first above written.

[Seal] W. H. Teminass, Sunt. of Ins.